

Department of Justice
U.S. Attorney's Office
District of Maryland

FOR IMMEDIATE RELEASE

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**Maryland Federal Prosecutors Charge Two New Jersey Men with
Federal Crimes Related to Multi-State Bank Fraud Scheme**

*76 Businesses Throughout the Country Were Involved in the Fraud, Which
Allegedly Resulted in More Than \$10 Million in Losses*

Baltimore, Maryland – Federal prosecutors in Maryland have filed a federal criminal complaint charging Dogar Singh, age 67, of Carteret, New Jersey, and Rehan Afridi, age 36, of West Deptford, New Jersey, on the federal bank fraud charges related to an alleged \$10 million multi-state bank fraud scheme involving 76 businesses, including BBQ Tonite and Al Madina Kabob, which are associated with the defendants. The complaints were signed on July 2, 2020, and were unsealed at their initial appearances today.

The federal charges were announced by United States Attorney for the District of Maryland Robert K. Hur and Special Agent in Charge Bo Keane of the United States Secret Service - Baltimore Field Office.

According to the affidavit filed in support of the criminal complaint, in October 2019, BBQ Tonite and Al Madina Kabob were identified as being part of a ring of 76 suspect merchants in Maryland, Michigan, New York, New Jersey, and Virginia, that engaged in a refund fraud/invalid authorization scheme where fraudulently authorized refunds were sent to debit cards linked to bank accounts associated with the suspect merchants. As part of the scheme, multiple suspect businesses refunded the same debit cards. Over the course of fraud scheme, 2,426 credit or debit card transactions were executed totaling \$10,782,047. The loss associated with Al Madina Kabob alone is alleged to be at least \$470,000.

The affidavit further alleges that in April 2019, Singh and Afridi opened multiple business and personal accounts at TD Bank. Just a few days later, those accounts received large deposits from Al Madina Kabob, totaling \$776,900. Although those deposits were ultimately rejected by TD Bank as fraudulent, Singh and Afridi allegedly withdrew or transferred approximately \$232,152.40 before the funds were returned. Prior to the bank's rejection of the deposits as fraudulent, Singh and Afridi were seen withdrawing cash at cash windows at casinos in Maryland, Delaware, and

Pennsylvania as well as issuing checks and conducting cash withdrawals from Automated Teller Machines.

If convicted, Singh and Afridi each face a maximum sentence of 30 years in federal prison for conspiracy to commit bank fraud. Actual sentences for federal crimes are typically less than the maximum penalties. A federal district court judge will determine any sentence after taking into account the U.S. Sentencing Guidelines and other statutory factors. At today's initial appearance in U.S. District Court in New Jersey, U.S. Magistrate Judge Lois Goodman ordered that Singh and Afridi be released pending trial and that they appear in U.S. District Court in Maryland on the charges on July 15, 2020.

A criminal complaint is not a finding of guilt. An individual charged by criminal complaint is presumed innocent unless and until proven guilty at some later criminal proceedings.

United States Attorney Robert K. Hur commended the U.S. Secret Service for their work in the Maryland investigation, and recognized U.S. Attorney for the Eastern District of Virginia Zachary Terwilliger, the U.S. Attorney for the District of New Jersey Craig Carpenito, the U.S. Postal Inspection Service in New Jersey, and the FBI in Virginia, whose offices also participated in the investigation. Mr. Hur thanked Assistant U.S. Attorneys Judson T. Mihok and Molissa H. Farber, who are prosecuting the Maryland case.